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UTILITY PATENT APPLICATION

HONORABLE COMMISSIONER OF PATENTS AND TRADEMARKS Washington D.C. 20231

Docket No. 3350-42 Client No. Moneyweb

Sir:

Transmitted herewith for filing is the patent application of: INVENTOR(S): Ravi Ganesan, Timothy Scott Renshaw, Tim Herdklotz, Cheryl Ward and Peter Kight

FOR: TECHNIQUE FOR ELECTRONIC FUNDS ESCROW

Enclosed are:

- [X] 84 pages of specification, claims, abstract
- [] Declaration & Power of Attorney.
- [] Priority Claimed
- [X] 36 sheets of informal drawing.
- [] An assignment of the invention to and the assignment recordation fee.
- [] Certified copy of ____
- [] An associate power of attorney.
- [] Information Disclosure Statement, Form PTO-1449 and reference.
- [] I hereby certify that the invention disclosed in the attached application has not and is not presently intended to be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 USC § 122(b).

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Date: December 28, 2000

1c690 U.S. PTO 09/749596 12/28/00